

EXHIBIT 3

John Hancock Life Insurance Company of New York

Matthew Waters
Director, Policyholder Services
197 Clarendon Street
Boston, Massachusetts 02116



May 7, 2018

0132

Wilmington Trust N.A. As Securities Intermediary
300 Park St Ste 390
Birmingham, MI 48009-3414

Re: Notice of Changes to Cost of Insurance Rates - John Hancock Performance Universal Life Insurance Policy No. 93890465

Dear Wilmington Trust N.A. As Securities Intermediary,

We are writing to let you know that we have completed a review of John Hancock Performance Universal (UL) Life insurance policies. As a result of this review, our expectation of future experience has changed, and therefore the Cost of Insurance rates on your Performance UL policy will be increasing, effective April 4, 2019. We recognize that premium increases are never easy. To understand how this increase affects your policy, and to learn about the options available to you to manage the increase, we encourage you to call 800-582-1102 to speak with a dedicated service representative at your earliest convenience.

We have enclosed two illustrations to help you understand the impact that the increase in Cost of Insurance rates will have on policy values. These illustrations assume sufficient premium for the policy to remain in force for the insured's lifetime. The yellow copy of the illustration reflects the prior Cost of Insurance rates, and the white copy reflects the new Cost of Insurance rates under the policy. Both illustrations include an Annual Account Summary section, which includes the insurance rates based on the prior and new Cost of Insurance rates. These illustrations do not reflect any assumed action that you may ultimately wish to take on your policy.

Options to Manage the Increase

There are a number of potential options you may want to consider. They are described generally as follows.

- **To keep your current policy death benefit as is**, you may need to increase your premiums in order to cover the increase in the monthly Cost of Insurance rates.
- **To keep your current premiums the same**, you may be able to reduce the death benefit of your policy. Partial surrender charges may apply in this situation.
- **You can maintain your current policy death benefit and premium payment**; however, you should know that if you choose not to reduce your policy death benefit or increase your premiums, your policy will not remain in force as originally projected, so it's important to understand your options.

You may surrender your policy, but before doing that we strongly encourage you to consider the value of your policy and the goals you established when you purchased it.

Continued

Next Steps

To learn more about the details of the options specific to your policy, **please call 800-582-1102, Monday through Friday, 8:30 a.m. - 5:00 p.m. Eastern Time**, to speak with one of our dedicated service representatives, who can provide you with personalized information and additional illustrations specific to your policy, and can assist you with your potential options. We also encourage you to seek advice from your financial advisor.

We understand that this may not be easy, but we are committed to working with you on choosing an option that best meets your needs.

Sincerely,

A handwritten signature in black ink, appearing to read "Matthew Waters", with a stylized flourish at the end.

Matthew Waters
Director, Policyholder Services

Enclosures:

Policy Illustrations